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# To Whom Much Is Given

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BY

Mrs LUCIA AMES MEAD

AUTHOR OF

*"Great Thoughts for Little Thinkers," and "Memoirs of a Millionaire"*

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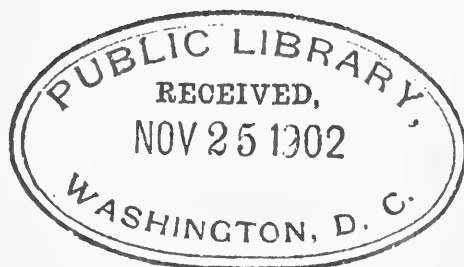
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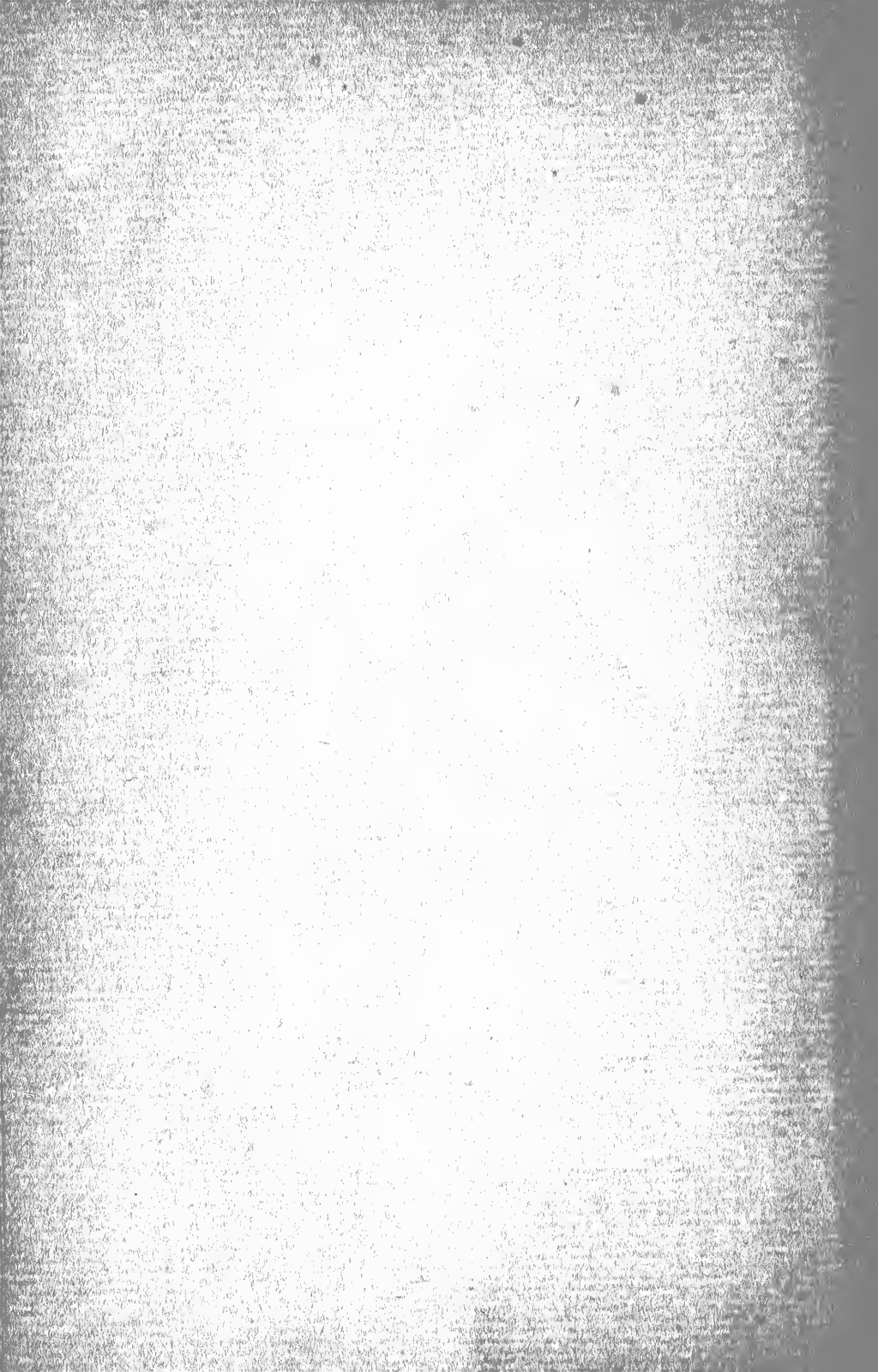


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THE following pages contain the substance of a number of simple, practical talks that have been given to small audiences of women in Boston and vicinity. A few passages are incorporated that are taken from scattered articles which have appeared in papers and magazines.

In putting these words on paper the writer has had in mind the thoughtful and womanly club-woman of America, who is herself one of the most interesting products of an age, that here, and for the first time in history, has made possible the highest achievement of which woman is capable.

L. A. M.



# TO WHOM MUCH IS GIVEN.

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## LUXURY.

ONE hundred years ago Malthus proclaimed a doctrine very comforting indeed to Dives. Emerson in commenting on this, speaks of the "brutal political economy" of the time, and elsewhere declares that "Malthus is the right organ of the English proprietors." Nothing could be more acceptable to Dives than the belief that with a clear conscience he could wash his hands of all responsibility for the woes of Lazarus, and see in pestilence, famine and poverty a wise, providential arrangement for the suppression of surplus population.

The blasphemous attribution to the Deity of results due to man's ignorance, folly and sin is not so popular as it once was; our political economy is less brutal. But man is ever ready to find excuses for self-indulgence. Since the comforting Malthusian doctrine perhaps there has been none more widely spread and honestly believed than that expressed in the advice to the rich, uttered by many honorable men: "Do not economize; buy more than ever; everything you buy will give employment to some one and thus be doing God service." Robert Ingersoll is quoted as urging extravagance; a leading promoter of the Christian Endeavor movement is quoted as saying of a ball which became world-famous for its costliness: "I don't know how

much it will cost, but whatever sum it is, I wish it might be ten times as much."

Considerable careful inquiry has shown that the working people, quite as often as the rich, approve of lavish outlay. Probably two-thirds of the people in the nation approve or condone the expenditure of several millions on a certain palace in a southern state which, it is said, requires the constant attendance of seventy servants. Probably millions of our people would like to own a similar one and, if they could, would like to spend twenty-five thousand dollars a year on their wardrobe as a certain New York society woman boasts of doing.

Col. T. W. Higginson relates that when he was a boy there was only one millionaire in the state of Massachusetts, and he and his mates used to wonder how it was possible for any one man to own such an incredible sum. What could he do with so much? The thought of it filled them with awe.

Now we see men who count their millions by the score and whose annual income is enough to endow a university. Expensive living is the order of the day and has become, as a Boston writer well puts it, "the blight on America."

Before examining the question of the ethics and economics of luxury, the word must be defined as it will here be used. *Luxury is anything made to promote pleasure which at any given time is expensive and exceptional.*

A Stradivarius violin owned and used by a professional violinist, though it be very "expensive" and "exceptional" would of course not come under this head; it would be the artist's means of livelihood. In classifying different objects as luxuries or non-luxuries we must always consider "a given time." It is needless to say that what is a luxury in one decade is a necessity in another. In Queen Elizabeth's

day stockings were luxuries ; so, in Washington's time were oranges, and in Lincoln's time large photographs.

The terms "expensive" and "exceptional" are relative terms. A piano that, estimated by a blacksmith's income, might be expensive, and judged by his neighbor's possessions might be exceptional, would be neither exceptional nor expensive for a prosperous city physician.

Having defined the use of the word "luxury," let us ask ourselves the highly important and pertinent question, "Is it justifiable?" If it promotes efficiency or is not used exclusively, *yes*; if it does not promote efficiency, using the word in its broadest sense, or is enjoyed only by the few, probably *no*. This answer may be given with promptness and positiveness by all who recognize the Christian code of morals as a criterion for ethical conduct. Whatever does not serve to make life broader, richer, more capable, and nobly happy, whatever serves only for ostentation and undemocratic display, or over-indulgence of appetite, must be condemned not only by sound ethics but by sound economics and politics.

The question whether one has not "a perfect right to do as he pleases with his own money" must be answered as follows: "Yes, if you mean a legal right; so has one a legal right to spend his life aimlessly and selfishly; the Prodigal Son kept within his legal rights and was not arrested. Judged by the standard of the jail, you have a perfect right to squander money until you commit crime. But no man has a moral right to do many things for which the statute decrees no penalty. No one has a moral right to spend money, which represents human toil, for that which profiteth nothing, or profiteth less than it ought.

While it is impossible to state precisely in dollars and cents the exact limit of expenditure that promotes efficiency,

this may be said. Books, pictures, music, leisure and travel, if rightly used, ennoble life and make it more efficient. These things of intrinsic value are not the most costly. It is safe to say that the greater part of the important intellectual work of our day has been done by men who had most of their lives not more than three thousand dollars a year of income. Emerson managed to get the best things in life on less than that. One may imagine a bank president or railroad magnate with a large family to educate, with many guests to entertain and with high city rents or taxes to pay, expending profitably possibly ten times this amount. But with the present scale of prices, with the essentials and comforts of life becoming daily cheaper, it is not conceivable that further private expenditure can make life more virile or better worth living. It will rather tend to make it flabby in moral fiber and low in intellectual tone. "I have never," said William Morris, "been in a rich man's house which would not have looked the better for having a bonfire made outside of it of nine-tenths of all that it held. Luxury cannot exist without slavery of some kind or other. It must be confessed that the middle classes of our civilization have embraced luxury rather than art." Here, this noted artist uses the word "luxury" as meaning what exists for mere ostentation; he indulges a trifle in hyperbole, but his words deserve profound consideration. The form of beauty that is most often admired is that which tends, if one indulges much in it, to enervate and not to elevate the man. It is the beauty of the type most prized in eastern harems—the beauty of pearls and gold and flashing gems, of silks and marbles and all glittering, gorgeous things. This beauty has its place in the world and has indeed great charm. But it is chiefly admired by the type of vacant mind that is not trained to see the subtler beauties of fine

proportions and perfect harmonies in less showy and costly substances. This beauty however has great fascination for highly trained minds as well ; it may properly be indulged in moderately, or even extensively, when not enjoyed merely by the few, and when the chief enjoyment is not due to a lurking pleasure in the fact that these bits of beauty are so rare that common folk cannot possess them.

When a woman enjoys the sparkle of a diamond just as she does the sparkle of a dewdrop, and would as lief as not have diamonds so common that her cook could wear them, the joy in them is surely genuine and innocent. We do not like sunshine nor smiles nor flowers nor great poems nor music less, because they are within the reach of all.

Precious marbles, costly leather hangings and ceilings of gold mosaic and all the splendor and magnificence of a mediæval prince may be justified when put into the palace of the people—the Library or Town Hall ; but, when housed in the home of the millionaire and enjoyed by very few, they carry danger with them. Envy, servility, the worship of things, the rousing of false ambitions and wicked emulations have plainly followed the gross self-indulgence in imperial splendor which some of the rapidly accumulated fortunes of the last three decades have permitted. In the home of American citizens imperial splendor is a menace to democracy and to sentiments that alone make the perpetuity of our institutions possible.

Lowell was once asked by M. Guizot how long he supposed our republic would endure—a natural question from a Frenchman who had seen republics come and go. The reply of our patriot-poet was noteworthy and ominous : “So long as the principles of its founders remain dominant.” We do well to ask whether the principles that dominate our land to-day are those that were enunciated in Independence

Hall and on the Mayflower. It is not the magnificence of the few that is cause for chief concern, but the ideals of happiness that they set up which the millions accept.

It is often protested that one thousand dollars is no more for one man to expend in proportion to his income than one hundred dollars is for another, and this argument is offered as an excuse for the former to spend ten times as much on himself as the latter. But, if "efficiency" is to be the test, it is evident that we must revise our ideas of extravagance in expenditure. Extravagance means an outlay *morally unwarranted by existing circumstances, and does not depend on the relation of outlay to income.* A man with an income of five hundred dollars may very properly go into heavy debt to get medical attendance for his child, while a millionaire may not without extravagance pay a dollar for a cigar. The ancient practice of giving tithes has been perpetuated by some in our own day. As their wealth increases they give away one-tenth, as was their wont when they had less. Such persons fail to see that a man's capacity for enjoyment does not keep pace with his increase of wealth, and that, as one grows richer, the proportion of his income that he may rightly keep decreases.

An artisan who has a thousand dollars income might be unwise to give away one-tenth: he might deprive his family of necessities. One who has an income of a hundred thousand dollars might with one-tenth of that promote his efficiency to the utmost, and be called upon to give not one-tenth, but nine-tenths, to other ends. This does not necessarily mean giving it away in charity.

The rich man may dine on larks' tongues served on gold plate, but he is no happier nor more efficient than if he ate roast-beef from china. He may drink costly wines of exquisite bouquet, but his bread and butter, milk and vegeta-

bles and meats are little better and no more nourishing than what he would buy if he had only moderate means. He ordinarily dresses not much better than his head clerk. He can sleep no more hours than the laborer, though he lie under costly lace canopies. He may own more books, but he can read no more than one who has access to a fine public library. He may travel in a private car, but he can go no further nor see more than one who takes the ordinary conveyance. In all the essentials of life he has little advantage over the man of moderate means. His capacity for enjoyment gained by increased expenditure is limited. Superabundance brings satiety, not keener joy.

The gulf fixed between the man who has only a bare room and bread and beer on an income of three hundred dollars and the professional man who earns ten times that sum is great. The latter with his three thousand can command bathroom and parlor, three courses at his dinner, good society, music, books and travel. He is far nearer to the man who has a three-hundred-thousand dollar income than to him of the three hundred. The two are practically equals in opportunity for enjoyment and fullness of life. The arithmetical ratio between the incomes of the three bears no relation to what they each get out of life.

Twenty thousand dollars' worth of flowers cannot give any human being twenty times as much pleasure as one thousand dollars' worth. A wardrobe of fifty gowns is not worth to its owner ten times as much as one of five gowns. The child who has seventy-five toys has little, if any, more pleasure than he who has seven. Human nature is so made that its pleasures cannot expand or contract in mathematical proportion to one's bank account. This obvious and elementary fact seems to have escaped many observers, who, in consequence, have conceived of extravagance as simply an

expenditure exceeding income. Any luxury that falls short of that they have deemed justifiable. Extravagance and economy are not determined by large or small expenditure. If we constantly use "efficiency" as the touch-stone, large outlay for pleasure may often be most admirable. Great private grounds whose green turf and stately elms give beauty and dignity to some dreary factory town, and which, being seen by all men, are not exclusively enjoyed, are an instance of good expenditure only one degree less admirable than giving to the town a public park.

Domestic architecture that is beautiful in the harmony of true proportions and is encrusted with quaint carvings that delight and rest the eyes of passers-by is another instance of a wise use of money. That type of beauty which all may see is not only a joy forever, but is forever an inspiration to a whole community toward nobler thought and less commonplace life. The difference in æsthetic and educational value between ten thousand dollars' worth of perishable silk hangings in the interior of a mansion to be seen by few, and a ten-thousand-dollar fountain or greensward visible to every one, is the difference between money expended so as to produce an inadequate result on the one hand and an adequate result on the other.

We need often to be reminded very sternly of the truism that money spent in one way cannot be spent in another and that therefore the expenditure of only ten cents is a matter for consideration. That sum may buy a Police Gazette or a fragrant flower; a glass of whiskey or a loaf of bread; a cigar or a trip to the park. Extravagance is not confined to the rich; it is the sin of the shop girl and grocer's boy as well. But it becomes most appalling and startling when seen in the purchase of that excess of possessions which, as has been

shown, simply satiate the appetite and finally pall on the possessor.

The cruelty of this selfish expenditure is largely due to lack of imagination and a little due to a false economic theory. The child indulged in a superfluity of amusements has little training in imagination and inventiveness. Some of his faculties are thus stunted and remain undeveloped in mature years. Self-indulgence is not provocative of sympathy, of putting oneself in another's place, of counting nothing human foreign to us. It requires imagination and some fine degree of spiritual perception for a man to weigh ethical questions and to balance expenditures—to say: "This yacht will cost me ten thousand dollars a month to run; with that sum I can have a luxurious floating palace for myself and friends, or, on the other hand, I can educate at Tuskegee or Hampton in one year a thousand colored boys and girls who now are growing up in filth and ignorance, a menace to the country. I could set one thousand lives in a different direction and help them to be self-helpful. This is one alternative; which shall I choose? If I do the one thing, I cannot do the other with that same money."

Here is a dowager who puts a fortune, which some one else has earned for her, into a tiara. Occasionally she wears it, well guarded by detectives. She has no imagination to make real to her the lives of tired shop girls who stand at bargain counters ten hours a day, with throbbing temples, and long in vain for a few quiet days among the hills and brooks. The price of her rich bauble, which she sees only now and then when it comes from the deposit vaults, might, if she chose, give her the joy of the gratitude of five thousand radiant girls. Does it not seem, not to be too severe, at least a little crude to care more for these glittering stones than for the girls?

You say, perhaps: "If she sold that tiara, some one would buy it. If we have diamonds, some one must wear them. Shall no one have jewels? Where do you draw the line?" To which it may be said that diamonds are delightful objects and may be enjoyed if any adequate return in pleasure results from the human toil necessary to produce them. If a lady intent on giving five thousand girls a vacation sells her costly jewels for that purpose, she is not responsible for the jeweler's disposition of them. True, another woman of fashion may purchase them and continue the ostentation and selfish enjoyment that the first woman has abandoned; but if no demand for tiaras exists, their jewels will soon be re-set to supply the moderate and more legitimate demand of the many. If a thousand women have each one gem, the moralist will have little to condemn, because the return for the expenditure of say one hundred thousand dollars, all told, means the happiness of a thousand women instead of one.

The toil of many for the enjoyment of few is the evil of that kind of luxury which must be condemned. What justice requires is that many shall consume what many produce.

If it is thought that civilization will then devote itself to the production of mere common essentials and that rare and exquisite work will not be done, let it be remembered that, as has been previously said, many forms of beauty, though owned by the few, may be so placed as to be enjoyed by the many. Moreover, public buildings, art museums, parks, public botanical gardens and conservatories, churches, schools and open squares will give ample opportunity for the encouragement of every form of art. When we have come to look upon beauty as an essential to fine national life and not a luxury for the few, the artist will welcome

the state as a more worthy and reliable patron than the millionaire.

#### A COMMON FALLACY.

Thus far the ethical side of the question has been considered. Stress has been laid upon the immense possibilities of money if diverted from superfluities for the few to the production of permanent and genuine values for the many.

The decorations of a ballroom that cost ten thousand dollars would probably give guests the same amount of genuine pleasure if they cost one-tenth that sum and the remainder were spent on sturdy potted plants, not rare exotics, which were put into grimy homes to gladden with their gay color ten thousand little pairs of eyes. The price of one showy monument in a cemetery could place on the walls of a hundred schoolrooms copies of works of art that would far better keep the dead in constant memory and would give delight to thousands of young people on every school-day for a half century or more to come. The onyx staircase in a coal baron's castle means that the money spent on that cannot be used to give some country town a public library and scatter its blessings broadcast, each reader getting seed to sow elsewhere and thus multiply enormously the original plant.

When one considers these and endless other possibilities in spending money, the argument for moderate personal expense seems convincing to every mind that is not wholly devoid of imagination. "The cruelest man," says Ruskin, "could not sit at his feast unless he sat blindfold."

But there are many who do sit blindfold, who are cruel because they have not imagination enough to know how the other nine-tenths live. For these a fitting argument must be presented. We may not insist that the rich shall endow charities or do good in any positive or aggressive way. All

that society may demand is that no one shall divert labor from worthy and productive to unworthy and unproductive ends. Society asks that the interests of society as a whole shall not suffer. The spendthrift, or the American who would live like a prince and help to create an un-American system of caste, who sets a false standard of living and in his own person consumes the whole daily labor of thousands, without its promotion of his efficiency,—this man is an enemy to his country.

The economic argument hinted at in the first of this chapter and held by many shortsighted, well-meaning persons, is that extravagant expenditure gives employment. It causes money to circulate rapidly, encourages business and is a boon to workingmen. This is a half-truth. That temporary help may thus be given to one set of persons is true. But that it is of harm in the end to the larger community or nation is also true and is the more important truth. Robbing Peter to pay Paul is no doubt pleasant enough to Paul, but it adds nothing to the sum total of the wealth of both. It is the sum total of the nation's wealth that society must consider, and not the temporary gains of the particular caterers, dressmakers and florists to whom some great social function gives a brief stimulation of business, often at the expense of other workers.

Rapid circulation of money is generally supposed to be an unmitigated good ; but mere circulation of money is no sign of prosperity. Money circulates rapidly at Monte Carlo, but no wealth is produced. After a fire, money circulates rapidly out of the pockets of insurance men into the pockets of the owners of burned buildings ; but the world is just so much the poorer. Money circulates rapidly at a ball-game, lottery or prize-fight ; but the nation is not made richer by an exchange of pocketbooks. Unless whatever is produced

is worth producing, and unless the product is consumed so as to bring proportionate returns in satisfaction, it is evident that society suffers. No matter how many transactions are recorded, or how much money changes hands, the nation is the poorer unless intrinsic values are produced and reach a sufficient number of consumers.

A thousand men who make whiskey or dynamite bombs, or who blast the Palisades, may be as well paid as a thousand men who manufacture shoes or plows or plant a forest. Though the same money circulates in each case, the difference in results is the difference between ugliness and poverty and beauty and prosperity. Let those two thousand men represent the nation of workers, and it will be seen that it is possible for one half of the business activity to be totally unproductive of real wealth, that is, the real weal of the people.

An editorial in a leading Boston paper in 1897, concerning a famous ball given in New York, expresses a common view : "They have not done the best they might ; on the other hand, have they done the worst ? That half-million might have been hoarded, in which event it would have benefited no one ; or it might have been put into service to produce another half-million, adding to the already swollen store, and in the process more likely to help the rich than the poor. Yet in either of these supposed cases no one or at least comparatively few would have thought of criticising the manipulators of this wealth. It is probable that the bal masque that is to be has distributed the amount among more people who needed it and in a much shorter time than would have been the case had the money found its level through the ordinary channels of investment. Yet the lavish display has been focused so near the vision that it shuts from the sight of many the very considerable incidental benefits

that are behind. . . . The rich people pay the state for the privilege of being rich—or are supposed to. Their wealth has been obtained under the laws of the freest and most enlightened nation of the earth, and if they do not make as wise a use of it at all times as they might, that is a mistake which even their critics are liable to make with a different kind of gifts.”

The common fallacy that it is better to squander money than to hoard it is based on the mistaken idea that money ever is “hoarded” except in time of panic. The miser who possesses a few thousands may bury his treasure, but the millionaire’s possessions are chiefly in investments. The money that he spends in lavish entertainment is almost invariably withdrawn from some business or is interest from such enterprise, which interest would otherwise be further invested in business that would give employment. In any case he is sure to spend money and circulate it. The only question is, where shall it circulate and what shall it employ labor to make? If his money is invested in mortgages, railroad stock, mines, factories, ships, etc., it is certainly employing as many men as if it were spent in employing labor to produce feasts that rival a Roman emperor’s. The necessary business of the world requires large capital, and there is never enough. Capital is sometimes timid, and fears to injure itself by some unwise reduplication of a useless plant, or by being too venturesome in untried regions. Such unwise investment perhaps may do as great economic, though never as great ethical injury to the community as wild extravagance. If unwise investment were the rule and not the exception, some extenuation of extravagance as an alternative possibly might be made from the economic ground.

For the large capitalist who is looking for new ways for

investment of superfluous capital, two good methods are open that have as yet been little tried. With the rapid extermination of our great forests, wood is soon to become a scarce and valuable product. With proper forest culture and judicious felling of mature trees, an investor in forest lands is sure, so experts declare, to reap a good harvest and fair interest. He will not drive any one out of business nor be guilty of causing over-production. He will, indirectly, whether he cares about it or not, benefit his state by thus preserving its beauty, its game and, more than all else, the regulation of its water supply.

Another opening for capital is in the housing of the poor. New York alone, according to expert testimony, needs fifty million dollars simply to make a good beginning in this direction. Model tenements there bring a return of four or five per cent. net, and, like forest culture, are of enormous benefit to the community. Such lodging-houses as the "Mills Hotel," in New York, are not only a public boon, but are a sound business investment.

In all such investments the community and the investor alike-profit, and the result is usually of far greater permanent benefit to the nation than that resulting from the average benevolent endowment. Charity, it need not be said, except when so given as to help men to help themselves, is usually a positive evil.

The business man who sets the spindles of legitimate industry in motion and pays his employees justly, who keeps for himself only what promotes his efficiency and reinvests the remainder in industries is a benefactor to society.

The above-quoted editorial criticises this re-investment of interest, saying that this "adds to the already swollen store and in the process is more likely to help the rich than the poor." How so? The history of one coin fresh from the

mint as it passes through thousands of hands and finally, worn with abrasion, is returned to its place of origin illustrates the history of all moneys. Suppose it to reach at first the hands of a rich club-man. He may spend it at a race-course or pay it to his wash-woman for fresh linen ; she may spend it at the baker's for bread or at the pawnshop for a trinket ; the baker may spend it for flour or for a ticket to a prize-fight ; the prize-fighter may spend it on a wager or to pay his rent ; the rich landlord may use it to bribe a policeman or to repair his tenements,—and so on *ad infinitum*. The rich may spend their money as wisely as the poor and the poor spend theirs as foolishly as the rich. If the money circulates, it will be chiefly among poor men, as there are many more poor than rich. Whether the coin does good or evil depends on the judgment and will of its possessors ; each is responsible only for his own use of it.

The science of expenditure, of getting real, not nominal, values, is far more difficult than the science of production. That is the science of making merely what will sell.

The editorial declares that “the rich people pay the state for the privilege of being rich—or are supposed to.” Doubtless the rich pay more than the French nobles before the Bastille fell. But that they pay an adequate return cannot be supposed for a moment by any one who knows the present methods of taxation in most states and the way in which a large part of the great American fortunes have been amassed. One per cent. of American families are estimated to possess as much as the other ninety-nine per cent. Do this one-hundredth pay for “the privilege of being rich” one-half the taxes direct and indirect ?

It is well that in the production and enjoyment of legitimate pleasures some persons should be in the vanguard. Let there be symphony concerts somewhere, though some

people elsewhere starve. We may permit ourselves furniture of fine design and workmanship in our public halls, though there still be thousands of American citizens who live in squalor in one-roomed huts. It is well that some cities should have noble monuments, though others are yet unable to pave and drain their streets. We must not wait until all are made comfortable before we dare permit to some the highest standard of beauty and perfection. There will doubtless long be a fortunate class whom ability and good fortune will make the possessors of rich and exceptional blessings. By their efforts to secure these they may prepare the way for others to have them and thus raise the standard of living.

But extravagance, that is, expenditure for what is morally unwarranted by the circumstances, must be condemned. If it be objected that the instantaneous and universal abolition of extravagance would throw many out of employment, let it be remembered that the same could be said of the sudden stopping of vile publications, of the liquor traffic, of ignorance, crime and war. This is no argument for their continuance. Neither is the cry of "over-production" in certain industries an argument for the diversion of capital into other industries, whose products serve to satisfy only artificial or base desires.

New machinery, which is constantly throwing thousands out of employment, must be looked upon as an evil rather than a good, unless an increasingly high standard of living creates new wants which the unemployed can learn to fill. New occupations, massaging, manicuring, repairing bicycles, telephoning, typewriting, and a thousand others—are illustrations of the endless ways in which men have found employment in satisfying new and legitimate wants. Just as far as new wants and the satisfaction of them promote

efficiency they should be increased. Perhaps nothing more distinguishes man from the brutes than his ever-increasing desires.

But for the permanent prosperity of the nation three things are imperative: First, that man's increasing wants shall not be fictitious but genuine, and shall tend to a larger and fuller life and not to a mere accumulation of things having market value: Second, that as Ruskin so constantly urges, the life of the producer shall always be considered, as well as the quantity and quality of his product; so far as possible his work must be made an element in his gaining not merely "a living" but life, not merely bread and boots but skill, ingenuity, and perception of nature's laws. Third, in the number of consumers and the durability of the product, labor must receive an adequate return. The labor of many must be consumed by many, or else proportionately increase the efficiency of the few.

To sum up what has been said: After legitimate demands are gratified, happiness is not increased proportionately with increased expenditure; extravagance does not depend on the relation of outgo to income and is always to be condemned; luxury is justifiable only when the outlay brings adequate returns in happiness to the many or in efficiency for the few; whether money be invested in business or spent in extravagant living, it is bound to circulate and to give employment. If we consider the permanent good of the many rather than the temporary good of the few, we must from both the ethical and economic standpoint sharply condemn what it must be sorrowfully admitted the majority of our citizens condone or approve.

"It is a state of mind much to be dreaded for a man not to know the devil when he sees him," said Ruskin; and Lowell declared: "If the devil take a less hateful shape to us

than to our fathers, he is as busy with us as with them ; and if we cannot find it in our hearts to break with a gentleman of so much worldly wisdom, who gives such admirable dinners and whose manners are so perfect, so much the worse for us."

Among the many fascinating forms that the Proteus-like devil of to-day assumes, perhaps none is more baleful than that in which he beguiles one to believe his pleasant doctrine, that the self-indulgence of the individual is of advantage to the many, and that a man may rightfully do with his legal possessions what his pleasure dictates.

" Now Dives feasted daily and was gorgeously arrayed,  
Not at all because he liked it, but because 'twas good for trade ;  
That the people might have calico he clothed himself in silk  
And surfeited himself on cream that they might have more milk.  
He fed five hundred servants that the poor might not lack bread,  
And had his vessels made of gold that they might have more lead ;  
And e'en to show his sympathy with the deserving poor,  
He did no useful work himself, that they might do the more."

## THE PRIVILEGED WOMAN.

By privileged women is here meant those who are born in this land and in this time when woman is honored and respected as never before in the history of the human race ; of these women, those who can take every week some hours for self-culture ; in short, not pampered idlers, but the tastefully dressed, cultivated women of moderate means who want to do their best and whose sins are chiefly sins of thoughtlessness.

As one sees these women in their trim gloves and dainty bonnets at Browning clubs and afternoon teas, one asks how far they comprehend how exceptionally privileged they are. Are they often even remotely conscious of the millions of haggard, brown-skinned, women on parched, famine-stricken plains in India? of the tens of thousands in Armenia and Cuba who have seen sons and husbands die a speedy death that they would gladly welcome for themselves? of the women who toil in the fields and carry fodder on their backs ; or who climb scaffoldings bearing bricks and mortar, as do thousands of European peasant women? or of the women who hammer at an anvil like the blacksmith women in the English "black country"? Do they ever imagine themselves in the western "dugout" or the New York sweating-den? Do they know of the deadly dullness of the life of most of even their well-fed and well-clothed American sisters, who live on desolate, muddy, prairies where not a rock or tree breaks the awful monotony of level land and arching sky? Do they realize the dreary routine of existence and the petty gossip in thousands of ugly little

villages where not a club, or library, gives color or stimulus to the lives of drudging housewives? Do they know the life that is daily lived in great sections of South Boston and East Cambridge, of Brooklyn, and Jersey City, and the West Side of Chicago, and similar places where life is uneventful, unpicturesque, and devoid of all delight?

The well-to-do club-woman, who is freed from drudgery and has more leisure and opportunity for self-development than her husband, belongs probably to the most privileged class that the world has ever known.

More girls than boys are graduated from high schools. Boys enter business before they study the humanities or develop much love of letters. While they study material things and market prices, more girls are studying the history of man's past, the noblest works of art and literature, something of languages, ethics, and civil government. They get possession of the key that unlocks the treasures of the accumulated wisdom of the race.

They may enlarge their environment, transcend the narrow limitations of their time and place and gain that culture which counts nothing human foreign to it.

While ever fiercer competition is goading men on to feverish, exhaustive activity in which study is impossible, women are gaining increase of leisure. They receive men's lost opportunities and to that extent their responsibilities as well. To whom much is given, of her shall much be required.

Man has ever developed on two parallel lines—one the mastery of the physical world, the other the mastery of himself and fellows; on one line,—the arrow, the wheel, gunpowder; on the other,—language, religion, money, law. Side by side the two lines of progress advanced until the third quarter of the last century, when, suddenly, invention

began its startling and accelerating work of subordinating nature on a grand scale. There the parallel course ceases, for invention and material wealth distanced man's power to guide and use them. We eat now with forks of silver instead of steel, and travel on Pullman cars instead of pillions, but our corrupt bosses and savage lynchers outnumber in proportion their prototypes in Jefferson's day.

True, as a whole, there is more sympathy and kindliness. Democracy and brotherhood are in our creed, but though man's face is fixed forward and upward, though he has put a girdle round the globe in forty minutes, has he yet bound the ape and tiger within him? The startling developments of lawlessness, irreverence, and greed in these closing years of the century reveal what a mighty effort must be put forth to bring up this belated side of human progress. Woe to the people who let their youth study more eagerly the formulæ of physics and of chemistry than the eternal law of justice. \

Who is to do this work? Chiefly those who have time; those whose energies are not mainly given to iron and coal and wood, to things that perish with the using; those who are fitted by inclination and opportunity to deal with human wills and tastes and affections. Women may not devise twenty-story structures or tunnel under East River. But they may abolish the brothel and saloon and transform the tenement house. They may plan no reform of the tariff or currency, but they may create a public sentiment which shall largely divert civic expenditure into different channels. They may teach the powers that be that it is cheaper to supply playgrounds for the surplus energy of little hoodlums than to provide more reformatories. They may not invent new schemes to irrigate our barren plains, but they may save the destruction of our forests, the pollution of our streams

and the spread of disease. They may not contrive new kinds of armor-plate but they may mightily promote sane methods of settling international disputes and so preclude the need of armor-plate.

Upon the privileged woman rests a heavy responsibility to do the special work that the time demands—the work of education of public sentiment; of scientific charity; of civic reform and of social and industrial reorganization. For though women invent little machinery, they control the markets of the world. They create demand; they guide taste; they set standards.

A teacher may know little about bi-metallism or interstate-commerce, but if she can persuade fifty boys to buy microscopes instead of cigarettes, or fifty girls to spend their money on Perry pictures instead of on gum and comic valentines, she is so far helping on a wise political economy and a reorganization of industry. If a new generation develops new tastes the business world will be transformed from top to bottom.

What the nature of things demands of privileged women to-day is what the world most needs and what they have the best opportunity to do. It is the most delicate, and difficult, and important task that a live soul was ever set to perform.

“He is great who can change my mind,” said Emerson. It is no feat to move a mountain in these days; Edison has taught us to do a little thing like that without an aching muscle. But not all the king’s horses nor all the king’s men can force a will to do justice on a Jay Gould or a Richard Croker, or can put a love of truthfulness into the editors of the *New York Journal*, or a love of useful work into the members of the “smart set.”

The work of spiritualizing the nation, of changing its

mind, is the special work for its fortunate women, who, protected, respected, and independent in the control of part of their time, are *more than any other citizens to be held accountable if that task is left undone.*

To the active, original mind this work has a peculiar charm and fascination. Science can definitely calculate what steel and coal and water can perform; but no science yet has fathomed the mystery of latent possibilities in a human soul. The fallen man whom you stoop down to lift may prove a John B. Gough; the ragged, black boy whom you educate, a Booker Washington; the awkward prairie-lad to whom you lend a book and helping hand may be the emancipator of a race.

The incentive for this work must be a deepening sense of gratitude and of personal obligation. We hear of "self-made" men; but how much would even Shakespeare or Cæsar have done on a desert island, without the heritage of the past and the coöperation of their race? Imagine an Edison, an Emerson and a Vanderbilt carried from home in infancy and reared by an African tribe. Edison would perhaps have produced some ingenious boomerang or jackal trap, but no electric light. Emerson perhaps would have led the fetich worship and chanted beside the camp-fire some new and mystic folk-song. Vanderbilt, clad in a lion's hide would have contrived to get more gold-dust and wives than any of his tribe and would be revered as a mighty chief. That would have been all; genius thus circumscribed could do no more.

A completely self-made man is a wild man of the woods without language or virtue. It is good for us conceited mortals to dwell on this long and often. A profound sense of an eternal, unpayable debt to society is the true basis for social service or patriotism.

## SOCIAL SERVICE.

Those who owe society most are generally the first to repudiate their debt. They have received much, they expect much, they demand more as their due. This charge must be made against the greatest number of the most privileged women in America.

How is their ingratitude manifested? chiefly by thoughtlessness and over self-indulgence. Civic corruption is largely due to the decrease of public spirit that has accompanied the increase of enormous fortunes and the general worship of the bank-book and coupon. Poor, as well as rich, are tainted and fall into moral decrepitude by the love of ostentation and novelty. It needs no pessimist to tell us, what these days reveal with startling clearness, that much which we had counted virtue was merely custom and tradition.

The easy-going life of the unoccupied woman in apartments and hotels, tends to lower the sense of obligation. The woman who does not come into constant, close relations with public questions and with the needs of humanity dwarfs her power and her personality. She stunts her imagination, her ability to put herself in another's place; she dulls the edge of others' courage; she stands a block in the way of progress. What is often condoned in her as negative goodness becomes a positive evil. The work that the nature of things designed her to do, remains undone and no one else will or can do *her* work.

Social service does not necessitate conspicuous public life. The greatest reform work to-day is done by women in public schools. But social service demands accurate knowledge. Guess work and intuition will not suffice, neither will mere industry and amiability. The worker must be buttressed by that sturdy sense of obligation which prevents

privilege leading to paralysis of powers. The lazy debtor who ignores his debt is first cousin to the defaulter.

There must be special training for this work, clear vision, and self-poise which make great activity possible without fuss or friction. There must be that honesty with one's self, which will give an entirely new meaning to the abused term—"social duties."

There must be an abandonment of the morning or afternoon whist club—a deadly foe to social service, which not infrequently becomes a debauch of amusement, to which many women are almost as addicted as a toper to his cups.

One foe to wise social service, is the charity fair which serves as a roundabout, clumsy, uneconomic, and often unethical contrivance for obtaining money. If money were the most important aid to charity or reform, and if fairs were the only method of gaining it, the attendant evils might be excused; but neither supposition is true. Few wives and daughters who receive their income from the man of the family can produce spasmodically anything that has great market value.

Their attempts to raise money by selling embroidered center-pieces and cake are usually met with a specious success that is more deplorable than failure. They exclaim triumphantly that they have "made" five hundred dollars at their little two-days sale and flatter themselves that they have done God service. A little honest figuring would surprise them. A group of wealthy young ladies in Boston once "made" \$150 at a certain apron sale. On investigation it was shown that \$75 had been spent outright for material. Their return for labor rendered was twelve-and-a-half cents an hour. These girls, who would not hesitate to pay fifteen dollars for a hat, or five dollars for a music lesson, found, when they worked for charity, that they could earn

only the wages of a scrub-woman. A little sacrifice of caramels and sodas would have supplied the paltry sum that they earned and left time free for genuine service at first hand to those who need most what money cannot buy and who are suffering for what the cultivated, sympathetic women of the privileged class can best bestow.

An illustration of this kind of service taken from life may be suggestive. A certain young lady of Boston went every Saturday to a poor tenement-house and took home a little girl eight or nine years old, whose mother went out daily to earn her bread. The child, who had previously been left to play on the street, was learning vulgarity and becoming a wild little street waif. Her new friend, on reaching her home, gave the child a bath, dressed her in clean underwear, taught her to care for her person and to mend her clothing. She then sometimes took her to the kitchen to see a dessert prepared and then to the family luncheon, where gentle instruction in good table manners accompanied the unaccustomed dainties. After the meal, a walk, or story, or games, or music, filled a happy afternoon. This weekly visit to what seemed to the child a little earthly paradise made a profound impression on her life. Better manners, better English and a new standard of living were carried back to the tenement-house. Sweet Miss Ethel became the child's patron saint and the inspirer of laudable ambition. It cost a patient, persistent sacrifice of one whole day every week, but it meant the lightening of a widow's burden, and the saving of a little soul.

Let the new church windows be paid for chiefly by those who earn money regularly and profitably, or let them wait for a time. Let the hospital bed wait longer for endowment if the money must be gained by labor which otherwise directed might prevent the illness and disaster for which

that bed is designed. Let costly palliatives be provided by those who cannot do the far more important work of prevention.

When Lady Bountifuls will pay their milliners and dressmakers promptly, and cease shopping after five and on Saturday afternoons, and purchase only at the shops upon the "white list," there will be fewer girls who need dispensary and hospital.

If one, at odd moments, produces something of genuine market value, well and good ; let it be sold at the Woman's Exchange, or store, at market price, and the money used in charities.

Teaching little Italians and Poles how to make their own flannel petticoats is a better social service than making money by tidies or tableaux to buy them clothes. The supposition is that sociability is fostered more by fairs than by anything else, but cannot social intercourse come by co-operation in wise, instead of unwise work ? Is it not better to have purchasers free to buy only what they want and at the shops, thus encouraging legitimate trade, than to cajole them into buying and cluttering their houses with that superfluity of nicknacks which makes so many homes seem fussy and unrestful ?

Granted that more money is wheedled out of the community by fairs than could be got by any other means, what then ? Money is only one of many things that the world needs.

Let no woman flatter herself that she does more good than harm, unless like a good player of checkers she can look two moves ahead ; unless she abhors stupid circumlocution, and self-deception.

Only a few of the countless, wise methods of social service can be here suggested. Such are collecting and sending

magazines, papers and clippings to white and colored teachers and preachers in poor communities that have no libraries, for which addresses can always be obtained through missionary bureaus, or by writing directly to postmasters, or schools like Hampton, or Tuskegee. Every privileged family should be in close correspondence with some unprivileged people a thousand miles away. There is Associated Charity work which always needs more workers and more devotion; day nurseries; home libraries;<sup>1</sup> girls' clubs; boys' clubs; classes for domestics in a given neighborhood, where current events, foreign travel, illustrated with pictures, or other matters may be presented by a tactful woman in such wise as to break the monotony of housework and give her hearers a glimpse of culture that of right belongs to them as well as her. There is the work of collecting rents in tenement-houses and thus touching in helpful ways many a slatternly and discouraged woman; the nomination and election of good school-boards, for which women in many states are as responsible as men; the study of civic needs and conditions and infractions of ordinances, and the initiation of bills looking toward the abolition of eyesores and unsanitary conditions. Perhaps the best work will be done by careful study of some civic disorder like the work of Mrs. Kinnicutt, of New York, who made Col. Waring's world-famous reform in street management a possibility.

#### CULTURE.

Comparatively few privileged women devote as much time to social service of any kind, wise or unwise, as to self-culture. In the mad effort to obtain that summum bonum, the "cultivated" woman often fails more pitifully than in any

<sup>1</sup>Boston has over sixty of these; its headquarters are with the Children's Aid Society.

other endeavor of her life. Unless she is a peculiarly well-balanced woman, she feels a pressure upon her "to keep up with the times," to have at least a bowing acquaintance with all the works of the greatest novelists and poets; to know the greatest dramatic and musical gossip, the society news, and an indefinite amount of literature, history, languages, politics, and current events. Such a woman, in her reading and study, works often with breathless zeal but little discretion, and takes up whatever subjects acquaintances or whim suggest, or a club dictates. She has no true principle of selection. In her desire to gratify a mental curiosity, she tastes of endless dishes, good, bad and indifferent, but sups on none, and thus induces mental dyspepsia.

It is only the exceptional woman who takes the matter of self-culture quite seriously—that is, with a definite idea of what she most needs and how to attain it. Conscientious mothers, who, for the sake of their families want to make the most of themselves, no less than the frivolous society woman who joins a class because it is the fashion to study something, are here led wildly astray.

When untrained in discrimination as to the relative value of subjects, they often make woful mistakes as to the importance of one epoch of history or one department of thought over another. A belief that a conversational knowledge of French and German is a necessary element of culture is one of the most pernicious fallacies held by the type of American woman who has no command of her own language and little knowledge of the best English literature. Many are the women who assiduously read French or Spanish history before they know the first principles of their own. They can give the pedigrees of worthless Louises and Roderigos when they have no idea of what the names, "Sir Harry Vane," "Pitt," "Hamilton," or "Jefferson" stand

for in the progress of political thought. Such women will study Scandanavian mythology or Shintoism, when they know almost nothing of the history of their own religion, and could not tell Ezra from Athanasius, or guess within five hundred years of the date of King David.

They will take lessons for years to enable them to chatter French and German as fluently as a *portier* at a continental hotel, and yet be as ignorant as he of the art, philosophy, politics, science, or historical significance of the nations whose idioms and accents they have mastered with such pains. Caring more for the form of thought than for thought itself, they would apparently rather have one idea that they could express in three languages than have three ideas and express them in but one tongue.

They may study china painting and devote to a fragile dinner-set as much time as would have made them familiar with the best thought of Ruskin and Lübke, and have infinitely enlarged their enjoyment and comprehension, not alone of painting, but of sculpture, architecture, and nature as well.

When a perception of relative values has been gained, and it is seen that mental food must not be taken unless it nourishes the mind or soul, then class and lecture, magazine and book will play a different part in culture. The cause of a conflict will receive more study than the details of a campaign. The great strike and little civic war ensuing in Pennsylvania will demand more attention than the details of even the Dreyfus case. About the principles involved in one, we have some measure of responsibility to form public opinion, and form it justly ; the other is a thrilling tale, unparalleled in fiction, but for which we have no jot or tittle of responsibility. The main facts about it are all that most busy people can afford to study.

When the mind becomes really cultivated it will put away, not only childish things, but things which, as Barrie's Sentimental Tommy said, "with which we have no concern."

What once seemed delightful and interesting, as did blocks and paper-dolls in babyhood, will be replaced in interest by what at present seems dull or incomprehensible.

"Heartily know, when half-gods go  
The gods arrive."

In the selection of subjects for regular study, the earnest woman will always bear in mind the truth that Ruskin teaches: "Life is short and the quiet hours of it few," and that these hours are precious and must be used to best advantage; that, as Lowell says: "Desultory reading hebetates the will and cuts the bowstring of action." Desultory reading is not necessarily hasty and partial reading; it is aimless reading. The man of science who has command of his subject may hastily and partially read a new book without his reading being desultory. His quick, keen eye discerns the salient points, and he wastes no time in perfunctorily reading through what is irrelevant to his purpose. "The good reader, like the inventor, must be a good selector." Out of the infinity of material offered him he must take only what he can use and sternly reject all else. He must be ashamed of frittering away his time on too many unrelated things. He must be perfectly ready to profess an unashamed ignorance of most subjects that do not in some way touch his responsibilities. Reading for mere recreation may follow the moment's whim, but reading for enlargement of power must have, not only persistence and thoroughness, but a noble and definite aim. Each reader must study her own needs. If her husband is an artist, a knowledge of the history of art may be far better for her

than a study of Darwin or Mæterlinck ; if he be a dyspeptic, a course in domestic science may be worth more than even the history of art.

Whatever else they study, the social and industrial problems of our own day should be a constant and most important part of the culture of all privileged women. The woman of leisure who confounds socialism with anarchism or communism ; who does not know what "black-listing" or the "truck system" or "sweating" mean ; who has no more idea than a child what the wealth of the country is or how it is distributed ; or how her town is governed ; who does not know by personal inspection the immigrant quarter of her own town ; or know where to direct a beggar to go, is a woman who has a weak sense of responsibility unless she use some of her leisure to inform herself.<sup>1</sup>

These subjects are not as entertaining as the history of Verdi's operas, or lives of ladies of the French Salons, but as they have a vital relation to one's responsibilities, ignorance of them becomes a reproach.

A sound knowledge of history is needed to give standards of comparison. This sound knowledge must be based on philosophic insight and not on endless, unsifted facts. It must be made to throw light on the problems of to-day.

"The perception of identity," says Emerson, "is the gauge of intellectual attainment." That is a very profound insight. It was the perception of the identity of forces of nature that developed the theist from the polytheist. It is

<sup>1</sup> The following books are suggested for a beginning of this study : Social Ideals In English Letters, Vida D. Scudder ; Culture and Anarchy, Matthew Arnold ; Crown of Wild Olives, Unto This Last, Ruskin ; Hopes and Fears for Art, Wm. Norris ; American Political Ideas, John Fiske ; Socialism and Social Reform, Richard T. Ely ; History of Socialism, T. Kirkup ; Evolution of Modern Capitalism, J. A. Hobson.

the perception of identity that has given us much of the science we have to-day, including the doctrines of evolution and the correlation of forces. It is that perception that made Garrison and Phillips see under the skin of the black man a soul identical with their own—a child of God.

The woman who applies this principle to daily life will see that, in scope, civic administration on a large scale, and her housekeeping on a small scale, are identical. She will see that the tyranny of a King George, or of an unscrupulous “boss” in a so-called “democracy,” are identical. She will see that certain transactions in stocks are the same as robbery; that persuading her husband to take her to the horse-show on the night of his caucus, and cajoling him into sacrificing a debt of honor for her amusement, are in principle the same.

In studying literature or history, every man should be studied in relation to his contemporaries; every fact, in its relation to other facts. Every isolated fact should be seen to be worthless until it is related to others and illustrates a principle.

Let the seeker for culture learn to utilize her wealth of material; to see that the poet, or man of insight, “finds no subject that does not belong to him—politics, stock-brokerage, manufacturers and political economy just as much as sunsets and souls”; that what we need is “to convert the vivid energies acting at this hour in New York, and Chicago and San Francisco into universal symbols,” making this “contemporary insight transubstantiation, a conversion of daily bread into the holiest symbols.”

#### HOW TO DO IT.

The work of the privileged woman to-day is thus seen to be largely a guidance of public sentiment on social questions.

It is the setting up of new standards and ideals and a diligent, persistent holding them up against all opposition. It requires that kind of moral courage in which women as a rule are inferior to men.

The first step in learning "how to do it" is, as has been shown, the being born again, the coming to a new sense of obligation and responsibility. The second step is in the systematizing of time and energy. This means the making of home-life simpler, study more definite, the club-life in its different branches more coördinated, and less aimless, superficial and miscellaneous than it often is.

While many clubs are doing a noble work, it must be confessed that the majority are not yet past the early stage when the most that can be said of them is that they bring Baptists and Unitarians into friendly relations, substitute for gossip an hour's harmless entertainment by a lecture on birds, or Japanese art or Persian poetry, and teach a few women not to be afraid of the sound of their own voices.

But to-day the world is asking more of club-women than that they write a paper once a winter on orchids, or nihilism, or the chafing-dish and listen to twenty other papers on as many unrelated subjects.

Except for rare souls dowered with genius, the nineteenth century method for large and valuable accomplishment is organization. It is for the privileged woman to so guide home-life, and club work, and church work, that their varied interests may all be organized and harnessed together and like good steeds pull toward one goal, instead of, as too frequently, like an unruly train of Esquimaux dogs with a poor driver, pull in twenty ways at once. Concentration, persistence, calm indifference to the latest novelties that distract attention, and a burning desire to bring all forces to bear to make the home, the club, and the class a distinct power in

the community for its upbuilding—these are the things to aim at.

To do this the woman must acquire the power to think logically and to speak English effectively. She must be able to speak so as to be heard and if necessary take lessons in order to accomplish this. She must rid herself of tricks of speech : over emphasis on every word, which of course, leaves nothing emphasized ; the use of long, roundabout, parenthetical clauses that obscure the meaning ; the incoherent, half-construction of sentences without any clear thought ; the limited vocabulary that makes a half-dozen overworked adjectives and adverbs do duty for everything in heaven and earth ; she must especially avoid the insertion of irrelevant matter, and indulgence in anti-climaxes.

The time and money spent in mastering an accomplishment for occasional use, like a foreign language or a musical instrument, would more than suffice to make the most timid and least-gifted bungler in speech into an agreeable speaker, at all times able to say what she wanted to say in effective fashion. Practice would enable her to use this power in a larger circle than that around the tea-table. That so necessary an acquirement as clear, ready speech should be so rare amongst great readers evinces a need for greater activity and less passivity in the intellectual life. If, instead of listening to endless papers, the club-woman of to-day were to join a well-managed class in debate in which live questions were discussed under a competent instructor, she, perhaps, would do the most important thing that she could do for her own culture and usefulness.

The woman who, after she demonstrates her last problem at school and writes her graduating essay, is not called upon for ten years to put any thought into definite shape, finds with astonishment that her power of thought is as weak

and beyond her control as her fingers are if she has not touched a piano during the interval. Let her practice daily the careful analysis of some good thing that she has read or heard. Let her pass on to some interested person whatever she has gained and she will develop more by only fifteen minutes work a day than do all the blue-stockings of her acquaintance who have lectures galore and write papers cribbed from encyclopedias. Without self-activity in giving forth, mind and soul become atrophied.

Why do so many women decline to give a report of a lecture or sermon with the words: "Oh, don't ask me; I liked it, but I can never tell anything"? The feminine mind expresses itself very volubly upon occasion. When the discussion is upon matters where a disorderly, whimsical, temperamental treatment is permissible there is not only great rapidity, but great vehemence and often brilliancy of expression. Here there is no sense of responsibility, no need of weighing words, or of doing logical thinking.

But when a matter of genuine importance is raised, there is often a leaping to generalizations from inadequate data, a running off at a tangent, and a general vagueness of thought that is humiliating. This is rarely due to lack of ability, but to lack of training caused by a weakening sense of irresponsibility.

More and more, men are coming to see that the removal of responsibility from women is the cruelest form of kindness. There are many who still smile at their wives dawning interest in public affairs, who do not care to discuss trades-unions or civil service reform at home, and by their silence or banter discourage frank discussion; but the man who respects womanhood and sees her needs is not far to seek. He rejoices in the woman who can think independently and sweetly, bravely, clearly state her conviction.

The average matron, if she has not such a husband, feels, when she is once awakened to a sense of civic duty, that the burden is greater than she can bear. She is bewildered by the growing complexity and immensity of the social and industrial problems; her half-forgotten school education, her miscellaneous reading, and vague, irresponsible thinking have unfitted her to deal with them. She, too often, falls back half-sorrowfully upon fairs and almsgivings as a sop to her conscience.

Such is frequently the history of strong, capable minds whose possibilities for helpfulness in unravelling the tangled skein of social problems were immeasurable. Their generous impulses have been stunted, their minds have run to waste; their life, though filled with club and church and committee meetings, is largely aimless and ineffective.

The few who have a keen sense of responsibility and wisdom in making their work effective, are overburdened with their own and others' work. It is difficult for such to live an all-round and well-balanced life. The intensity of the woman, who knows her obligations to society, is in danger of making her present reform as an unlovely thing and the reformer as a bore.

Let these faithful workers who are trying to do not only their own share of service, but that of all the drones and shirks as well, remember that serenity and sweetness as well as strenuousness are powerful weapons; that a tactful presentation at a dinner table of reasons for a Consumers' League; or an inspiring story of civic heroism to rampant jingoes in a nursery; or a friendly talk in the kitchen about the Tammany tiger, may be as effectual as lobbying or lecturing. The place where missionary work is oftenest needed is in drawing-rooms, where members of the "perishing upper classes" need to be made to see that to "go shares with the

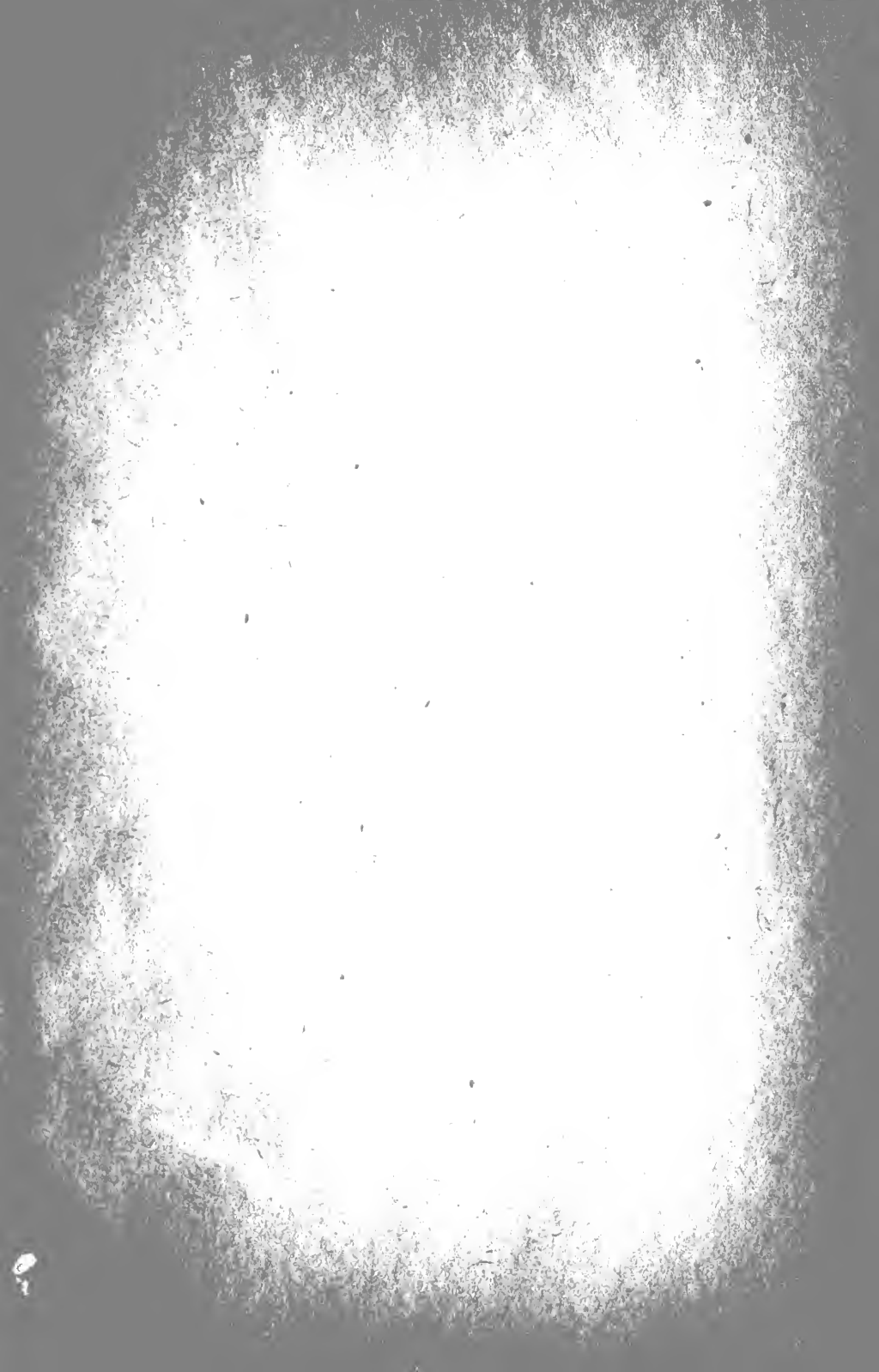
unlucky " sometimes gives a keener zest to life than kennel-clubs and millinery openings.

Let the reformer recollect that there are souls to save not only in tenements but in brown-stone mansions. That many a warm heart under a chiffon waist longs for an opportunity to love and work, and welcomes as a thirsty flower welcomes rain, the inspiration to a larger life. The earnest woman is too often tempted to despise those, whom she should but pity, because they live in gilded cages, when, if they only knew the joy of freedom, they too might soar and sing. She must illumine her reform work and make it seem not a mere matter of dull duty and dry statistics—not the special work of some peculiar people labelled "reformers," but simply the natural daily work of every child of God; who, by his birthright, has the privilege to guide the wandering, to strengthen the weak, to cleanse the foul, to set the crooked straight, and to make in the deserts a highway for our God.

The frightful waste of latent ability, of study misguided, of opportunities that can never return are often, though unnoticed and unmourned, far more tragic than swift calamities that shock a nation, like the dramatic sinking of the *Maine*. All men must sometime die; the shortening of one's years on this little planet is not the most tragic thing that we must face.

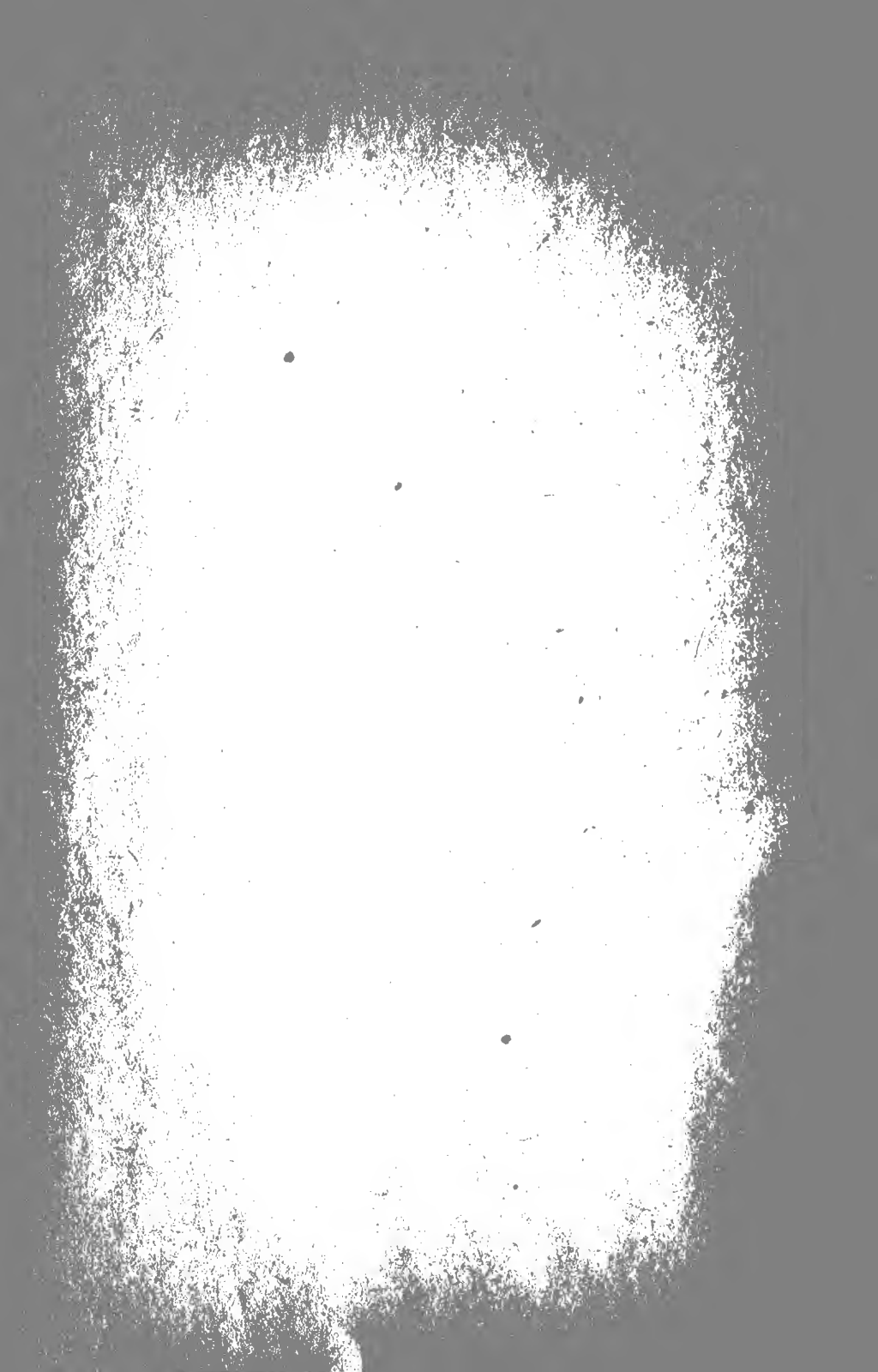
But that the highest opportunities for service, which means larger life, should carelessly be thrown away; that life should be cramped when it might be broad, or feverish when it might be calm, or selfish when it might be noble; that the unprivileged should cry in vain for help to those who might help—that, indeed, is tragedy.

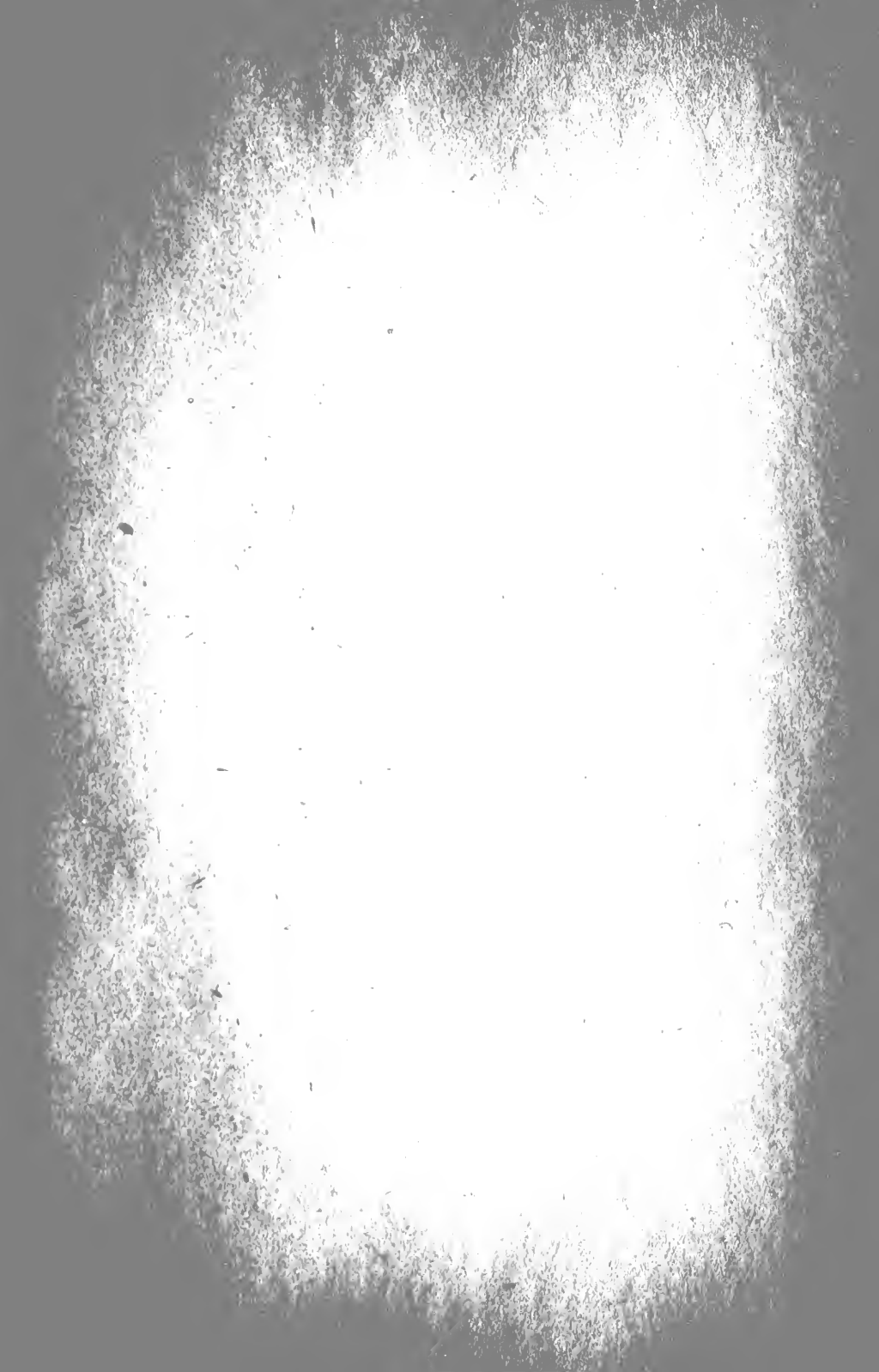
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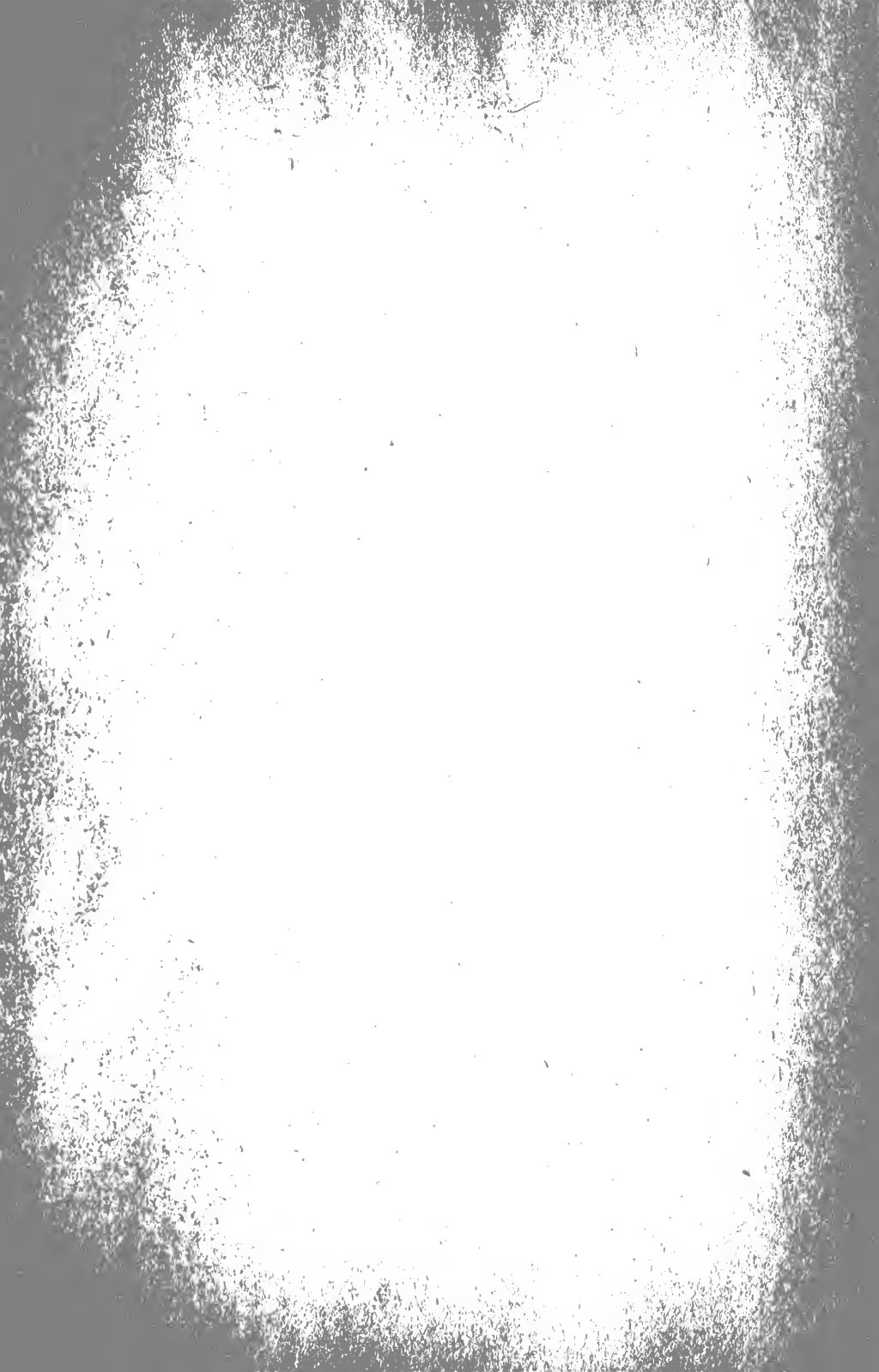




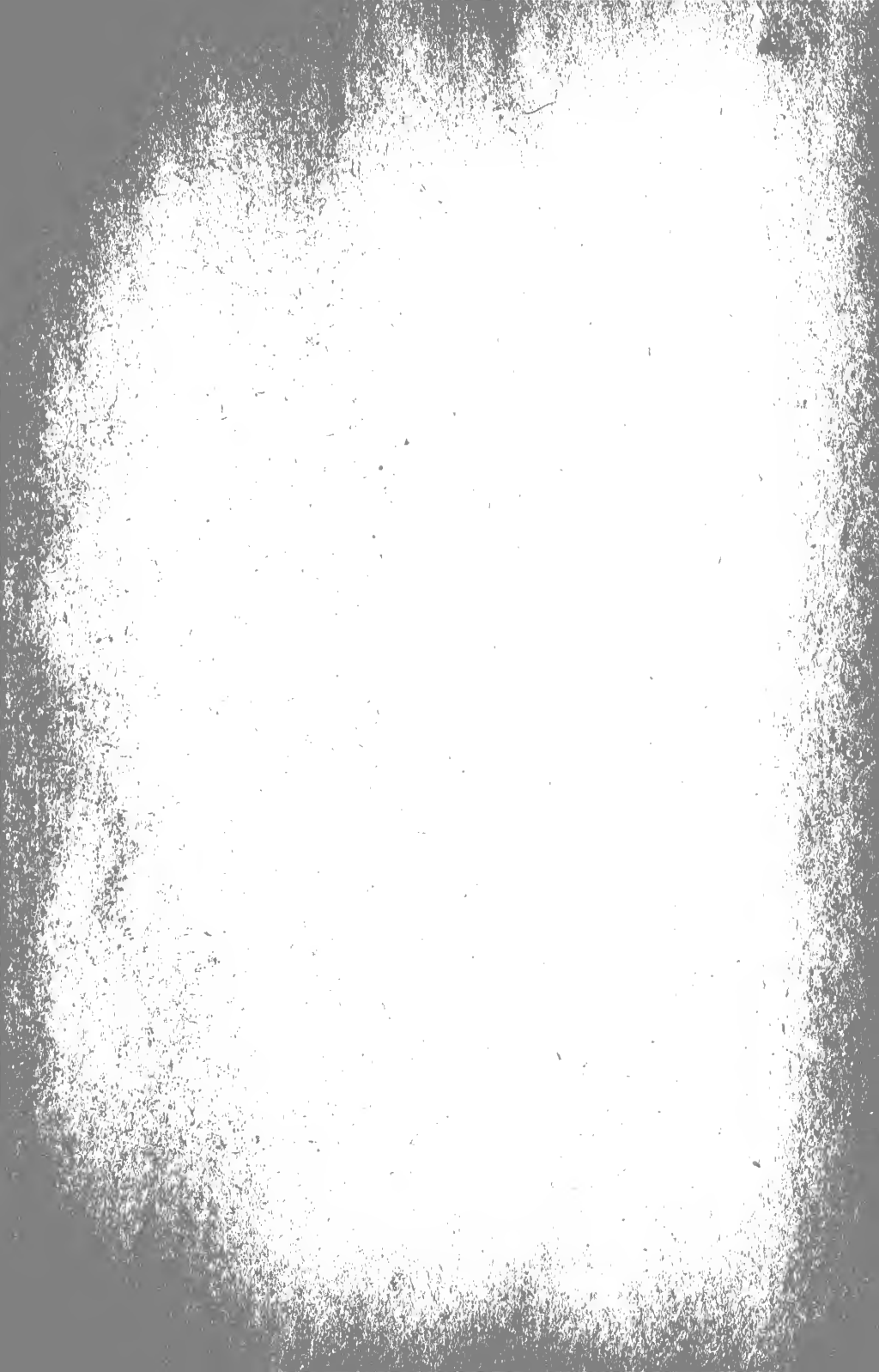




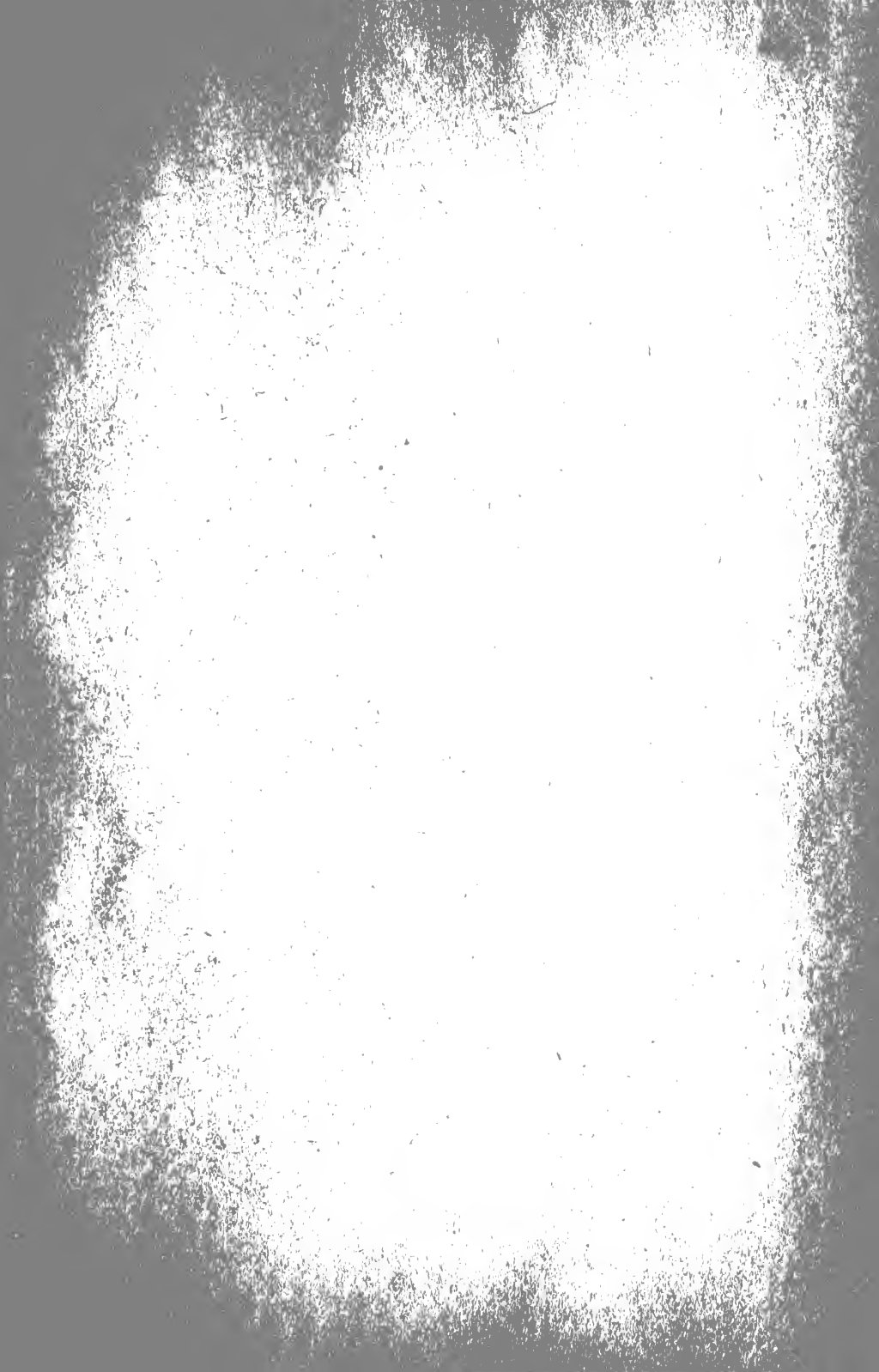




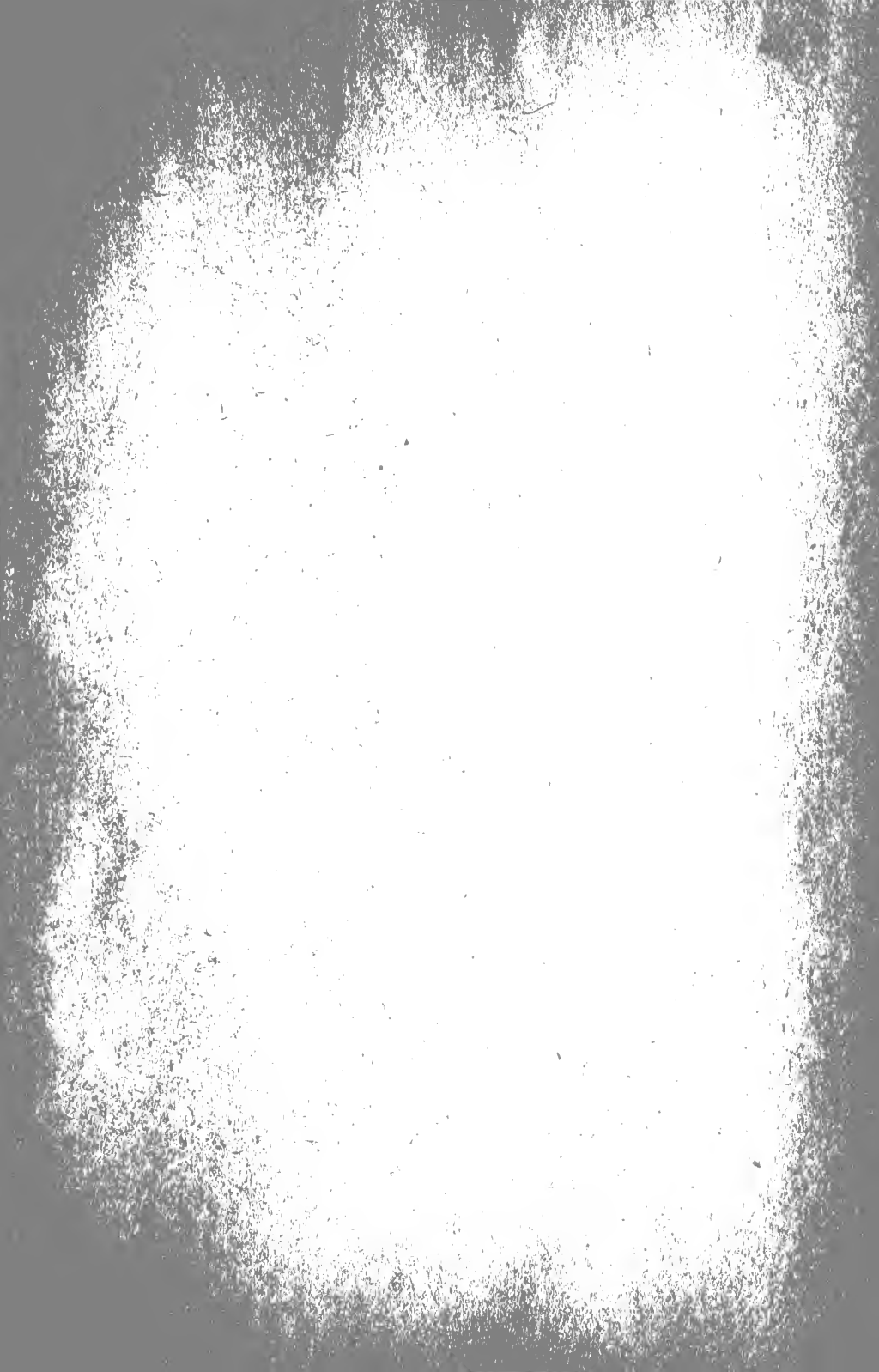




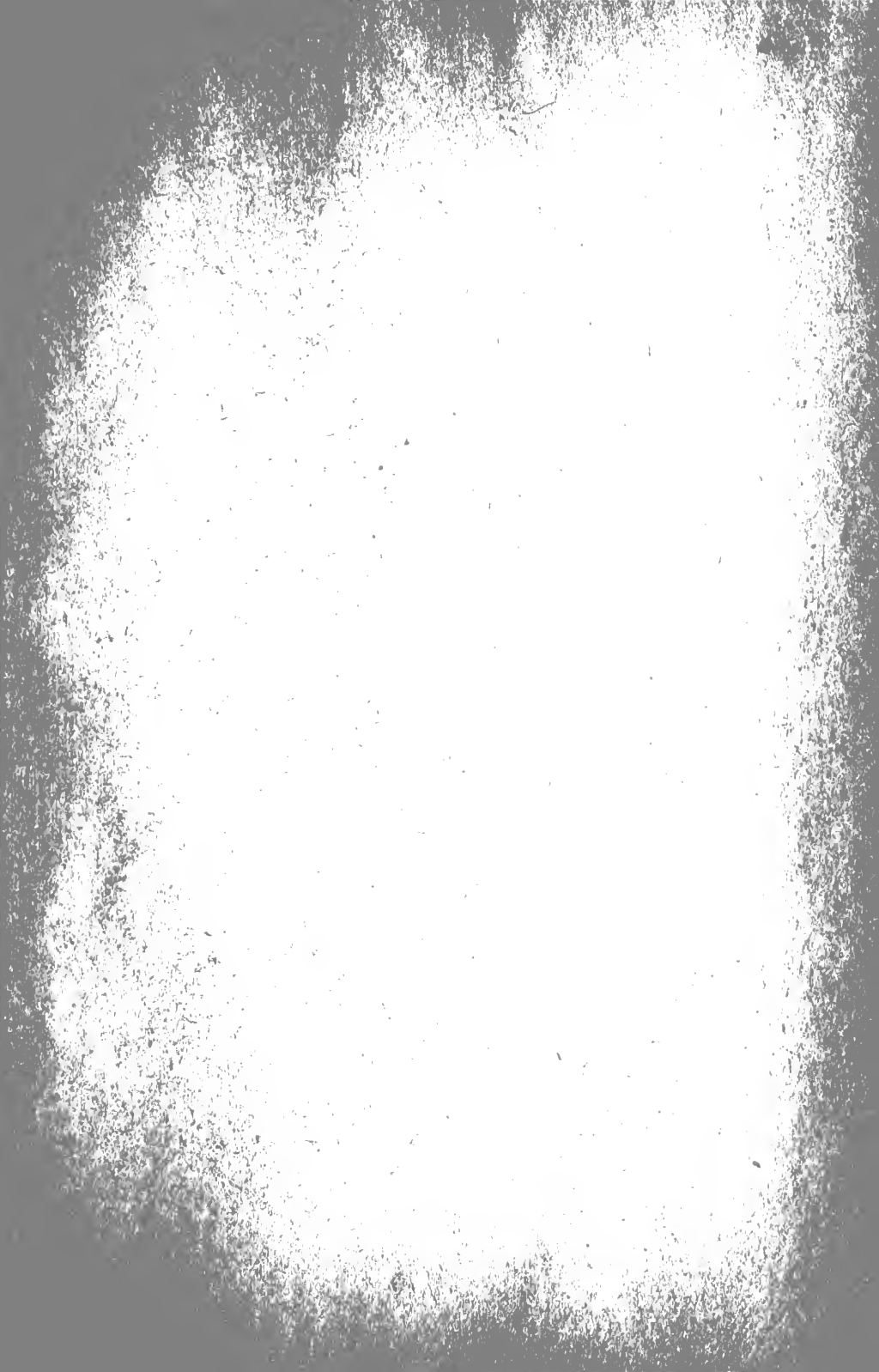




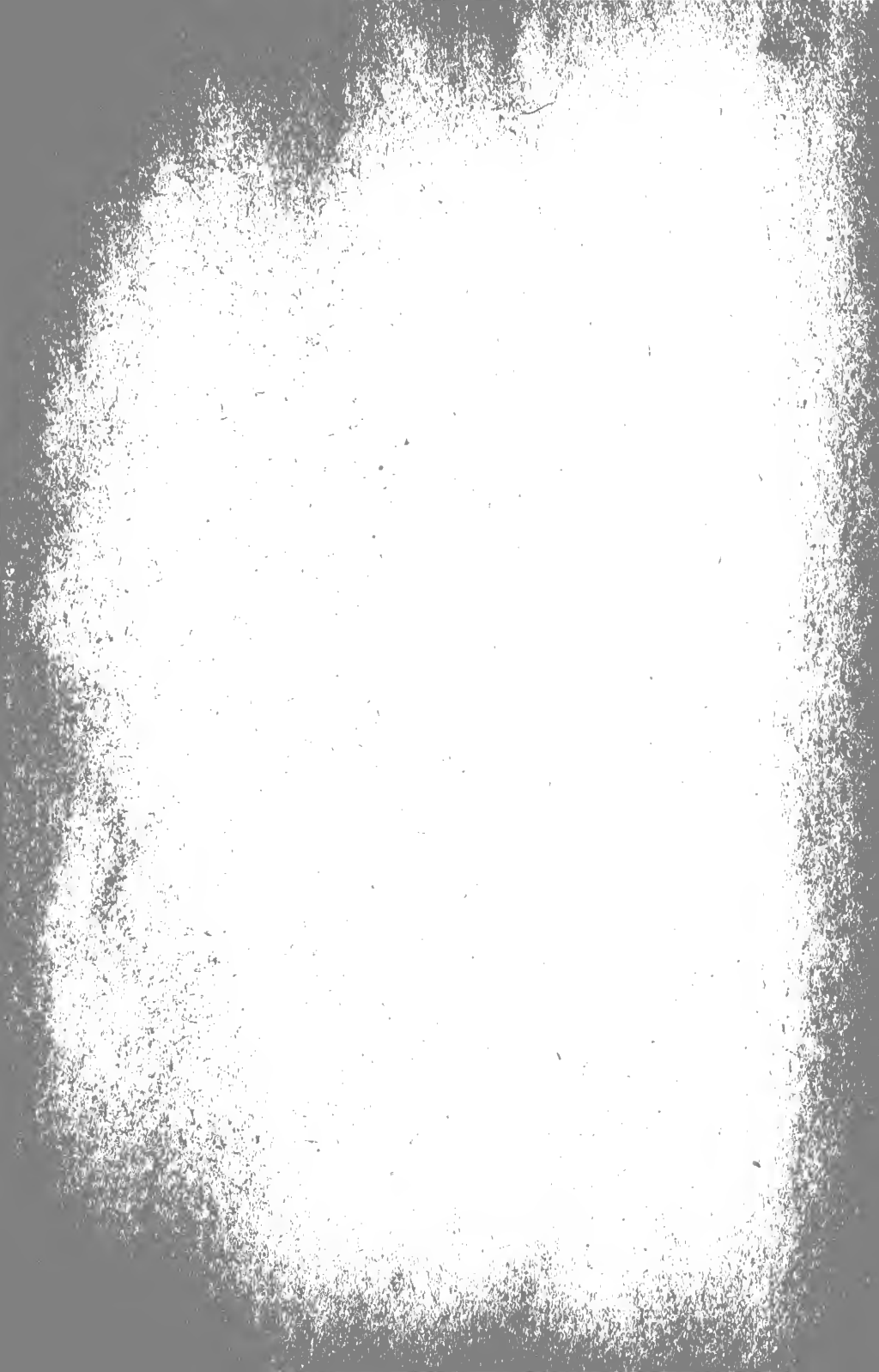




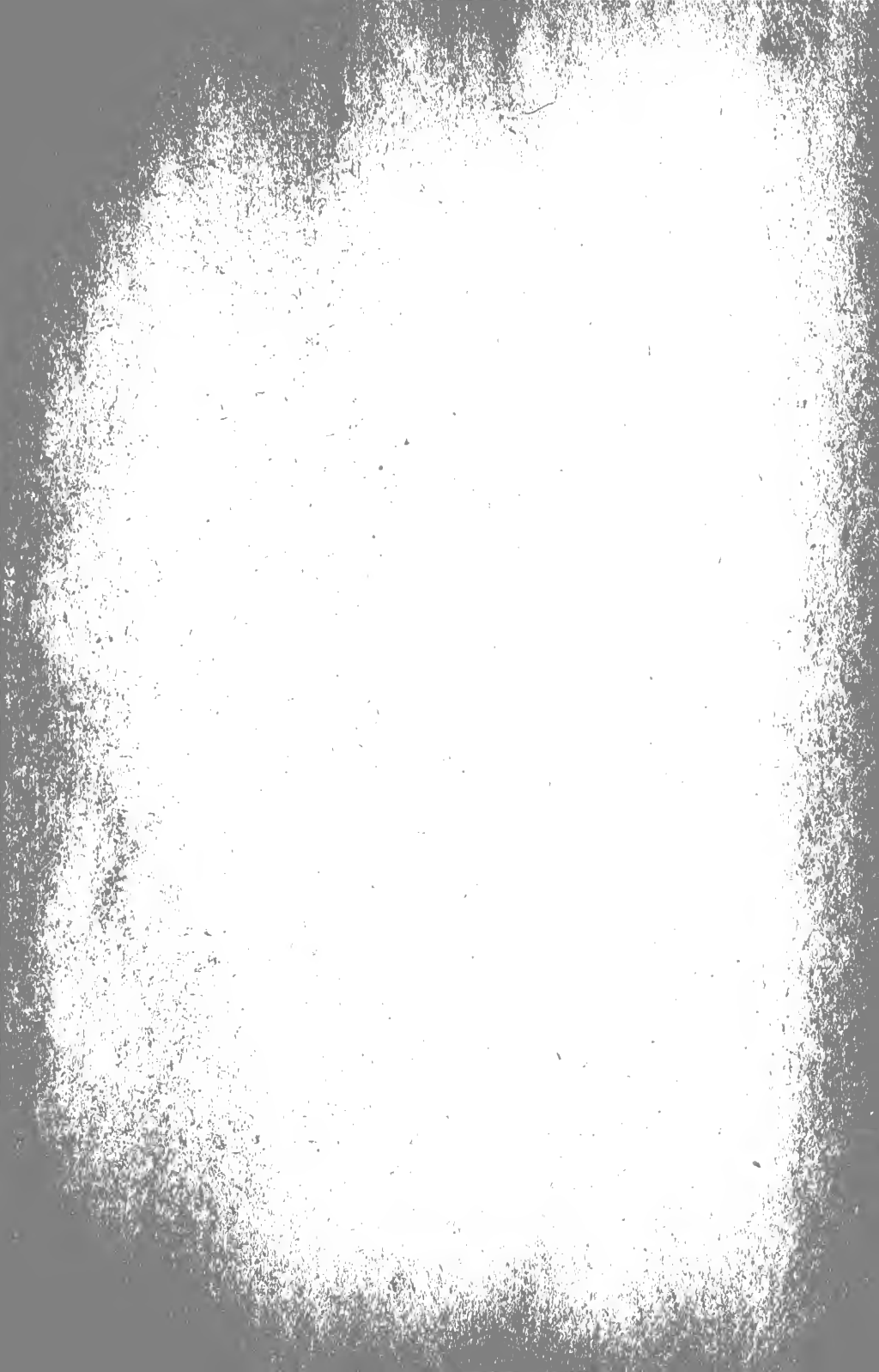












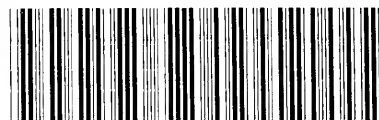
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